

## Valdosta Regional Office - Valdosta, GA

Revised August 2014

# Small Grains - Oats and Rye

## Alabama, Florida, Georgia, South Carolina

### Crops Insured

All oats, or a predominately oat grain mixture, and rye, are insurable by Actual Production History (APH) protection plans in the county if:

- The actuarial documents provide premium rates;
- Planted for harvest as grain;
- Not interplanted with another crop;
- Not planted into an established grass or legume, unless allowed by special provisions or by written agreement; and
- You have a share in the crop.

### Counties Available

Rye insurance is available in South Carolina only. Insurance coverage for oats is available in several counties in each state. Go to: [webapp.rma.usda.gov/apps/actuarialinformationbrowser2014/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2014/CropCriteria.aspx) or talk to your crop insurance agent to learn if insurance coverage is available in your county.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins when the crop is planted and ends with the earliest of one of the following:

- Total destruction of the crop;
- Removal from the field;
- Final adjustment of a loss;
- Abandonment of the crop; or
- July 31.

### Important Dates

Sales Closing/Cancellation ..... September 30, 2014  
Final Planting ..... Varies by State and County  
Acreage Reporting ..... January 15, 2015  
Premium Billing ..... July 01, 2015

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your insurance agent by the acreage reporting date.

**Notice of Loss** - In the event of loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage; and
- Representative samples for each field in the damaged unit must not be destroyed or harvested until our inspection or 15 days after harvest of the balance of the unit is completed and written notice of loss provided.

### Definitions

**Approved Yield** - The average of the APH yields, assigned or adjusted yields, or unadjusted transitional yields that your insurance company calculates and approves.

**Cancellation Date** - The calendar date when coverage for the crop automatically renews unless canceled in writing by either you or the company or terminated according to the policy terms.

**Price Election** - The value per bushel of oats or rye used to determine your premium and indemnity. Price elections are posted on the RMA website at: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

**Production Guarantee** - Bushels guaranteed per acre determined by multiplying your approved yield (based on your records) by the coverage level percentage you choose.

### Insurance Units

**Basic Units** - A basic insurance unit includes all your insurable oat or rye acreage in the county in which you have 100-percent share and includes any cash-rented land. If you also grow oats or rye on shares with another entity that acreage is a separate basic unit. A 10-percent premium discount applies.

**Optional Units** - A basic unit may be divided into two or

more optional units by Farm Service Agency farm serial number (FSN), irrigated and non-irrigated acreage, or organic practice. No premium discount applies. Talk to your crop insurance agent for more details.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved yield. For example, an approved yield of 50 bushels per acre would result in a guarantee of 32.5 bushels per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. Your share of the premium is 100 percent minus the subsidy amount. For example, if you choose the 65-percent coverage level, the premium subsidy is 59 percent. Your premium share is 41 percent of the premium for optional or basic units (100 - 59 = 41 percent).

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is an administrative fee of \$300 per crop per county, regardless of the acreage.

### Prevented Planting

Prevented planting coverage is 60 percent of your production guarantee for timely planted acreage. If you pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

### Replant Provision

The amount of the replanting payment per acre is the lesser of 20 percent of the production guarantee or five bushels for oats multiplied by your price election and by the percent share.

### Loss Example

Assume oats with an approved yield of 60 bushels per acre, 75-percent coverage level, 100-percent price election of \$2.65, 100-percent share, and a one-acre basic unit. Due to an insurable cause of loss, the production-to-count is 20 bushels.

60	Bushels/acre approved APH yield
x 0.75	Coverage level percentage
45	Bushels/acre production guarantee
x \$2.65	Price election
\$119	Insurance guarantee
20	Bushels produced
x \$2.65	Price election
\$53.00	Production-to-count value
\$119	Insurance guarantee
- \$53	Production-to-count value
<b>\$66</b>	<b>Indemnity per acre</b>

### Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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